

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JAMES M YOUNT
JAYNE B YOUNT
Debtor(s)

Case No. 09-34067

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/15/2009.
- 2) The plan was confirmed on 12/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/22/2010, 12/03/2010, 05/27/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/22/2010, 04/15/2011.
- 5) The case was dismissed on 06/03/2011.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,130.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$44,553.00
Less amount refunded to debtor	\$1,100.00

NET RECEIPTS: **\$43,453.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,332.97
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,332.97**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALL CREDIT LENDERS	Unsecured	773.33	NA	NA	0.00	0.00
AT&T	Unsecured	2,380.52	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	3,247.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	5,994.00	4,817.91	4,817.91	0.00	0.00
BECKET & LEE LLP	Unsecured	3,503.00	3,403.39	3,403.39	0.00	0.00
CANDICA LLC	Unsecured	2,648.00	2,701.78	2,701.78	0.00	0.00
CANDICA LLC	Unsecured	2,852.54	2,199.86	2,199.86	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,351.00	1,350.58	1,350.58	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	5,202.00	5,202.73	5,202.73	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	4,533.00	4,621.25	4,621.25	0.00	0.00
CARD WORKS	Unsecured	1,260.00	1,260.70	1,260.70	0.00	0.00
CHASE HOME EQUITY	Secured	0.00	0.00	0.00	5,981.32	0.00
CHASE HOME EQUITY	Secured	1,125.00	1,067.85	1,067.85	0.00	0.00
CITIFINANCIAL	Unsecured	3,412.00	2,965.61	2,965.61	0.00	0.00
COMCAST	Unsecured	98.11	NA	NA	0.00	0.00
COMMERCIAL CHECK CONTROL	Unsecured	257.00	NA	NA	0.00	0.00
CR EVERGREEN LLC	Unsecured	865.00	917.16	917.16	0.00	0.00
CR EVERGREEN LLC	Unsecured	2,837.00	2,837.65	2,837.65	0.00	0.00
CR EVERGREEN LLC	Unsecured	2,480.00	2,540.15	2,540.15	0.00	0.00
CR EVERGREEN LLC	Unsecured	11,765.00	11,765.03	11,765.03	0.00	0.00
CREDIT FIRST NA	Unsecured	1,543.59	1,564.40	1,564.40	0.00	0.00
CREDIT UNION OF COLORADO	Unsecured	NA	0.88	0.88	0.00	0.00
CREDIT UNION OF COLORADO	Unsecured	NA	0.52	0.52	0.00	0.00
CREDIT UNION OF COLORADO	Secured	9,612.00	9,612.00	9,612.00	1,497.17	88.80
CREDIT UNION OF COLORADO	Secured	6,735.00	6,735.00	6,735.00	1,050.00	62.20
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	0.00	0.00	32,440.54	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	15,641.68	15,598.28	15,598.28	0.00	0.00
DISCOVER BANK	Unsecured	5,422.00	5,857.42	5,857.42	0.00	0.00
DUPAGE MEDICAL GROUP	Unsecured	150.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	8,672.00	8,915.40	8,915.40	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	9,585.00	9,585.32	9,585.32	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
IL BONE & JOINT INSTITUTE	Unsecured	1,180.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	402.00	NA	NA	0.00	0.00
NELNET FOR COLLEGE ACCESS NET	Unsecured	46,840.00	48,652.08	48,652.08	0.00	0.00
NICOR GAS	Unsecured	252.00	NA	NA	0.00	0.00
NORTH SHORE AGENCY	Unsecured	39.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,965.00	3,965.57	3,965.57	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,496.00	7,286.65	7,286.65	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	606.00	756.76	756.76	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,294.00	2,251.52	2,251.52	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,392.00	7,581.37	7,581.37	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,320.00	1,382.69	1,382.69	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	399.00	460.91	460.91	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	318.00	346.29	346.29	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	169.00	NA	NA	0.00	0.00
QUICKCLICK LOANS LLC	Unsecured	170.00	0.00	0.00	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	1,089.00	1,089.36	1,089.36	0.00	0.00
SEVENTH AVENUE	Unsecured	377.00	446.58	446.58	0.00	0.00
SUITES AT STREAMBOAT OWNERS A	Unsecured	953.00	1,766.56	1,766.56	0.00	0.00
THE SWISS COLONY	Unsecured	79.00	208.31	208.31	0.00	0.00
US BANK	Unsecured	17,138.00	17,137.76	17,137.76	0.00	0.00
US BANK	Unsecured	4,940.00	4,940.33	4,940.33	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$38,421.86	\$0.00
Mortgage Arrearage	\$16,666.13	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,347.00	\$2,547.17	\$151.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$33,013.13	\$40,969.03	\$151.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$170,780.48	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,332.97</u>
Disbursements to Creditors	<u>\$41,120.03</u>

TOTAL DISBURSEMENTS : **\$43,453.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/11/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.